

KEEPING WARM THIS WINTER



ENERGY CONSERVATION TIPS

- ◆ Do not block radiators or heating ducts with furniture if you want to heat efficiently. These items should be at least eight inches from the heating source in order to promote air circulation.
- ◆ If you think you are saving money by turning your thermostat down when leaving home, guess again. We recommend no more than a six degree variance when turning your thermostat down before leaving home. The energy saved by turning down the heat will be used to heat the space back up again when you return home.
- ◆ Do not block your thermostats! Remember, your thermostat tells the heating system when to turn off and on based on the temperature of the room. If it is blocked or covered, it is probably detecting a cooler temperature and causing your heat to run unnecessarily. Similarly, a light or lamp too close to a thermostat will cause the thermostat to detect heat from the bulb, and not from the room.
- ◆ Turn down water heater temperature to 120 degrees. This is hot enough to clean and disinfect dishes and laundry. Remember that your water heater will maintain the hotter water temperature in the tank whether or not you are home or using the water.
- ◆ Sign up for energy assistance if you believe you qualify. Call 2-1-1 infoline for more information.

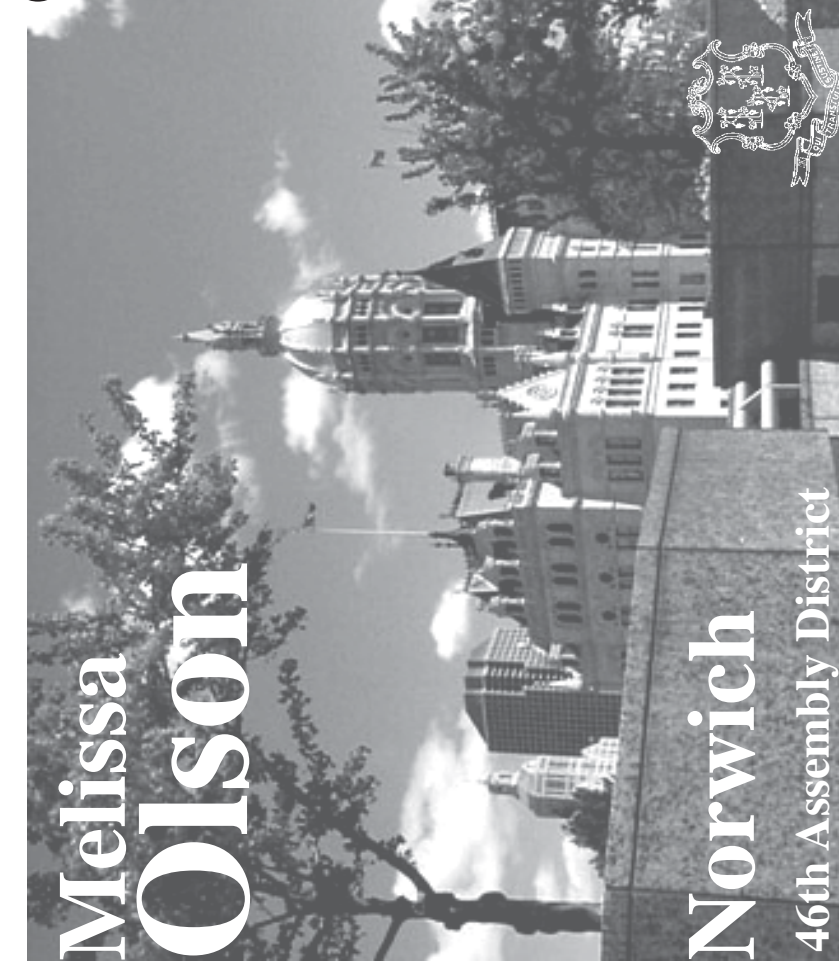


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Greetings from the Capitol

Dear Neighbors,

As we move into the computer age, identity theft becomes more and more prevalent. I have included information in this newsletter about legislation we passed to protect your identity, credit report, and bank accounts.

With energy costs rising, we must get serious about conservation. Included are tips developed by the Norwich Department of Public Utilities to help you save money and conserve energy.

Finally, know your rights when it comes to unused gift cards and retail return policies. See the information regarding your "retail rights."

As always, please contact me with suggestions and ideas at 860-240-8585.

Very truly yours,



Protecting Your Consumer Rights



PUTTING THE INTERESTS OF CONNECTICUT CITIZENS FIRST

Protecting Your Credit Report



Effective January 1, 2006, consumer credit bureaus must freeze credit reports to combat fraud and identity theft on your request. This bill requires all freezes to be implemented within five days of a consumer's request, clarifies the means by which a consumer can temporarily remove a freeze, and mandates businesses to inform affected consumers if there has been a security breach involving their computerized personal information. (PA 05-148)

Retail Return Policies

A new law ensures consumers' rights when returning or exchanging retail merchandise. Stores must now warn consumers of electronic databases tracking their refunds and clearly state policies limiting or prohibiting exchanges. Retail establishments cannot refuse a return for a refund or credit, if the goods are returned by a clearly posted deadline or exchange policy, unless the item was clearly marked as non-refundable. (PA 05-138)



Unused Gift Cards

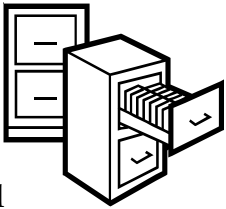
In Connecticut, gift cards are becoming a major way of doing business. Most consumers are probably unaware that Connecticut could legally seize the value of unclaimed gift cards and certificates after three years. With the passage of the "Gift Card Act," the state no longer can keep unclaimed gift cards. This is a victory for all consumers!



Currently, the law considers most types of property abandoned if the owner fails to claim it within three years. This act exempts gift cards from the law, eliminates the current law that explicitly states that the value of an unredeemed gift card is presumed abandoned three years after the purchase date or its last use, and eliminates the requirement that gift card sellers obtain and keep the purchaser's address. It also forgives holders of abandoned property from liability to the state for interest or penalty, if they fail to report or deliver abandoned gift certificates to the state treasurer before August 16, 2003. (PA 05-189)

Protections Against Identity Theft

Crimes against banks – including robberies, check fraud, and check trading schemes – have been growing at an alarming rate. We corrected an outdated portion of the state privacy laws to permit Connecticut financial institutions to participate in secure information network sharing programs across the country. These programs enable law enforcement agencies to tie together isolated bank fraud incidents and locate a pattern of events. In addition, potential victims of identity theft may now obtain important bank information from financial records in which all or some of the fraudulent activity may have taken place. As technology evolves, the problem becomes more insidious, but this legislation will continue taking steps in the right direction towards providing you with protections from identity theft. (PA 05-62)



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I would like to hear from you 1-800-842-1902 at the Capitol - Melissa Olson